

United States Bankruptcy Court
Eastern District of Virginia

In re Geoffrey Howard Richardson
Heidi Lyn Richardson

Debtor(s)

Case No. 15-30197
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: BB & T
Attn: Bankruptcy Dept
PO Box 1847
Wilson, NC 27894

Name of creditor

1011 Merganser Terrace
Chesterfield, VA 23838
single-family dwelling in Chesterfield Co.
CMA Assessment: \$496,340

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. **You should read the attached plan carefully for the details of how your claim is treated.** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: Seven days prior to confirmation hearing

Date and time of confirmation hearing: April 1, 2015 @ 11:10 am

Place of confirmation hearing: 701 East Broad St., Crtrm 5000 Richmond, VA 23219

**Geoffrey Howard Richardson
Heidi Lyn Richardson**

Name(s) of debtor(s)

By: /s/ Sean D. Contreras for America Law Group

Sean D. Contreras for America Law Group

Signature

Debtor(s)' Attorney

Pro se debtor

Sean D. Contreras for America Law Group

Name of attorney for debtor(s)

America Law Group, Inc. dba Debt Law Group

8501 Mayland Dr., Ste 106

Henrico, VA 23294

Address of attorney [or pro se debtor]

Tel. # 804-308-0051

Fax # 804-308-0053

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this January 19, 2015.

/s/ Sean D. Contreras for America Law Group

Sean D. Contreras for America Law Group

Signature of attorney for debtor(s)